

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
) Case No. 22-21397-GLT  
) Jan C. Willingham )  
) Chapter 13  
Jacqueline D. Willingham )  
Debtors ) Related to Docket No. 43

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: **Debtors**
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Chapter 13 Plan dated July 20, 2022
- ☐ Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor's Plan payments shall be changed from \$2,450.00 per month to \$2,895.00 per month effective May 1, 2025 .

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Debtors received approval to acquire post-petition vehicle financing, signed order at docket number 40. Debtor entered a purchase agreement with Drivetime Car Sales Company, LLC on March 27, 2025, financing a 2015 Nissan Rogue. Payment is to be made to Bridgecrest, PO Box 842695, Los Angeles, CA 90084, with account number XXXX3501. A Report of Financing was filed with the Court on April 3, 2025, at docket number 42. The plan payment will be increased to account for the financed vehicle. No payment to any creditor will be adversely affected. The increased payment is feasible for Debtor.


**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this \_\_\_ 8th Day of April, 2025

Dated: April 8, 2025

  
\_\_\_\_\_  
Gregory J. Taddonio, Chief Judge  
United States Bankruptcy Court

Stipulated by:

/s/ Matthew M. Brennan  
\_\_\_\_\_  
Matthew M. Brennan, Esq.  
PA ID #90195  
Attorney for Debtor  
Law Office of Matthew M. Brennan, Esq.  
201 S. Highland Ave., Suite 201  
Pittsburgh, PA  
412-414-9366  
attorneymatthewbrennan@gmail.com

/s/ James C. Warmbrodt  
\_\_\_\_\_  
James C. Warmbrodt  
PA ID #42524  
Attorney for Chapter 13 Trustee  
U.S. Steel Tower- Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
jwarmbrodt@chapter13trusteewdpa.com

cc: All Parties in Interest to be served by Clerk

In re:  
Jan C. Willingham  
Jacqueline D. Willingham  
Debtors

Case No. 22-21397-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 08, 2025

Form ID: pdf900

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jan C. Willingham, Jacqueline D. Willingham, 217 Charles Ave., New Kensington, PA 15068-5331
15499579	+ Allegheny Health Network Home Med Equipm, Klingensmith Inc., PO Box 192, Ford City, PA 16226-0192
15504862	+ Allegheny Health Network Home Medical Equipment, 404 Ford Street, Ford City PA 16226-1230, ,
15499588	+ Coral Sands, 852 William Hilton Parkway, Hilton Head Island, Hilton Head Island, SC 29928-3423
15499590	+ Greater Pittsburgh Orthopaedic Assc., PO Box 3485, Pittsburgh, PA 15230-3485

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Apr 09 2025 01:20:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid, Crane & Pa, 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 09 2025 01:26:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 09 2025 01:20:00	Peoples Gas Company, f/k/a Peoples TWP LLC, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15499580	+ Email/PDF: bncnotices@becket-lee.com	Apr 09 2025 01:26:11	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15499581	+ Email/Text: bankruptcy@sccompanies.com	Apr 09 2025 01:20:00	Ashro, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
15507230	+ Email/Text: bankruptcy@sccompanies.com	Apr 09 2025 01:20:00	Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15499582	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 09 2025 01:20:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15512745	Email/Text: creditcardbkcorrespondence@bofa.com	Apr 09 2025 01:20:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15499584	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 09 2025 01:26:10	Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St. Louis, MO 63179-0034
15507129	Email/Text: bnc-quantum@quantum3group.com	Apr 09 2025 01:20:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
15499585	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 09 2025 01:26:17	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15499586	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 09 2025 01:20:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

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15499587	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 09 2025 01:20:00	Comenity Bank/Roaman's, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15499589	+ Email/PDF: creditonebkn notifications@resurgent.com	Apr 09 2025 01:26:09	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15499594	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 09 2025 01:26:02	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15499591	^ MEBN	Apr 09 2025 01:13:59	Hayt, Hayt & Landau, LLC, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
15499592	+ Email/PDF: cbp@omf.com	Apr 09 2025 01:26:19	Household Finance Co/OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15501418	Email/PDF: resurgentbkn notifications@resurgent.com	Apr 09 2025 01:26:01	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15499593	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 09 2025 01:20:00	LoanCare LLC, Attn: Consumer Solutions Dept, Po Box 8068, Virginia Beach, VA 23450-8068
15518857	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 09 2025 01:20:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15499598	Email/Text: EBN@Mohela.com	Apr 09 2025 01:20:00	MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005
15560844	Email/Text: EBN@Mohela.com	Apr 09 2025 01:20:00	US Department of Education/MOHELA, 633 Spirit Drive, Chesterfield MO 63005
15507231	+ Email/Text: bankruptcy@sccompanies.com	Apr 09 2025 01:20:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15502465	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 09 2025 01:20:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15499595	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 09 2025 01:20:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15499596	+ Email/Text: bankruptcy@sccompanies.com	Apr 09 2025 01:20:00	Midnight Velvet, 1112 Seventh Avenue, Monroe, WI 53566-1364
15507233	+ Email/Text: bankruptcy@sccompanies.com	Apr 09 2025 01:20:00	Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15499597	+ Email/Text: bankruptcy@sccompanies.com	Apr 09 2025 01:20:00	Midnight Velvet/Swiss Colony, Attn: Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
15639222	+ Email/Text: mtgbk@shellpointmtg.com	Apr 09 2025 01:20:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15499599	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 09 2025 01:20:00	Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
15516152	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Apr 09 2025 01:20:00	Nissan-Infiniti LT LLC fka Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
15499600	+ Email/PDF: cbp@omf.com	Apr 09 2025 01:26:17	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15504705	+ Email/PDF: cbp@omf.com	Apr 09 2025 01:26:09	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15499583	Email/Text: Bankruptcy.Notices@pnc.com	Apr 09 2025 01:20:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
15514184	Email/Text: Bankruptcy.Notices@pnc.com	Apr 09 2025 01:20:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15499601	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 09 2025 01:26:16	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

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15516809	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 09 2025 01:26:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15510050	+ Email/Text: ebnpeoples@grblaw.com	Apr 09 2025 01:20:00	Peoples Gas Company LLC, f/k/a Peoples TWP, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15516610	Email/Text: bnc-quantum@quantum3group.com	Apr 09 2025 01:20:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15499602	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 09 2025 01:26:02	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15500005	^ MEBN	Apr 09 2025 01:14:14	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15499603	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 09 2025 01:26:15	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15499604	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 09 2025 01:26:03	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LOANCARE, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor LOANCARE LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Gas Company f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Matthew M. Brennan	on behalf of Joint Debtor Jacqueline D. Willingham attorneymatthewbrennan@gmail.com
Matthew M. Brennan	on behalf of Debtor Jan C. Willingham attorneymatthewbrennan@gmail.com
Michelle L. McGowan	

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on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing mimcgowan@raslg.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7